EXHIBIT E16

EXHIBIT E16

USA Commercial Mortgage Company, et al.
Avoidance Actions/Preference Analysis
April 13, 2006 through March 12, 2007

Name	Date	Description	Hours	Rate	Fees
December 1, 2006 through December 31, 2006					
Cheng, Patrick	12/01/06	Correspond with E. Monson (RQN) on the certain creditor information available for the Debtors' affiliates.	0.2	$ 560.00	$ 112.00
Cheng, Patrick	12/01/06	Begin to assemble and review information relevant to the preparation of the 2004 Examination of certain of the Debtor's affiliates.	3.4	560.00	1,904.00
Cheng, Patrick	12/01/06	Continue to assemble and review information relevant to the preparation of the 2004 Examination of certain of the Debtor's affiliates.	0.7	560.00	392.00
Smith, Susan	12/03/06	Review Unsecured Creditors Committee's draft preference action.	0.3	590.00	177.00
Cheng, Patrick	12/04/06	Prepare for meeting with RQN attorneys on the preparation of 2004 Examination of certain of the Debtors' affiliates.	3.6	560.00	2,016.00
Cheng, Patrick	12/04/06	Prepare for meeting with RQN attorneys on the preparation of 2004 Examination of certain of the Debtors' affiliates.	0.8	560.00	448.00
Cheng, Patrick	12/05/06	Prepare for meeting with RQN attorneys on the preparation of 2004 Examination of certain of the Debtors' affiliates.	2.2	560.00	1,232.00
Cheng, Patrick	12/05/06	Participate in meeting with A. Brinkerhoff and E. Monson (both RQN) regarding preparation of 2004 Examination of certain of the Debtors' affiliates.	2.6	560.00	1,456.00
Cheng, Patrick	12/05/06	Continue meeting with A. Brinkerhoff and E. Monson (both of RQN) regarding preparation of 2004 Examination of certain of the Debtors' affiliates.	1.7	560.00	952.00
Cheng, Patrick	12/05/06	Meet with A&E regarding analysis of information on Debtor affiliate.	3.7	560.00	2,072.00
Cheng, Patrick	12/06/06	Continue meeting with A. Brinkerhoff and E. Monson (both of RQN) regarding preparation of 2004 Examination of certain of the Debtors' affiliates.	2.3	560.00	1,288.00
Cheng, Patrick	12/06/06	Continue meeting with A. Brinkerhoff and E. Monson (both of RQN) regarding preparation of 2004 Examination of certain of the Debtors' affiliates.	3.7	560.00	2,072.00
Cheng, Patrick	12/07/06	Continue meeting with A. Brinkerhoff and E. Monson (both of RQN) regarding preparation of 2004 Examination of certain of the Debtors' affiliates.	3.6	560.00	2,016.00
Cheng, Patrick	12/07/06	Review certain organizational and financing documents of certain of the Debtors' affiliates.	0.6	560.00	336.00
Cheng, Patrick	12/07/06	Continue meeting with A. Brinkerhoff and E. Monson (both of RQN) regarding preparation of 2004 Examination of certain of the Debtors' affiliates.	2.8	560.00	1,568.00
Cheng, Patrick	12/07/06	Continue meeting with A. Brinkerhoff and E. Monson (both of RQN) regarding preparation of 2004 Examination of certain of the Debtors' affiliates.	2.6	560.00	1,456.00
Cheng, Patrick	12/08/06	Participate in meeting with A. Brinkerhoff and E. Monson (both RQN) regarding preparation of 2004 Examination of certain of the Debtors' affiliates.	3.6	560.00	2,016.00
Cheng, Patrick	12/11/06	Review and analyze cash flows to and from 3rd party lenders to USA Commercial Mortgage and its affiliates.	1.2	560.00	672.00
Cheng, Patrick	12/11/06	Correspond with E. Monson (RQN) via myriad emails concerning the 2004 Examinations scheduled for certain affiliates of the Debtors.	0.6	560.00	336.00
Cheng, Patrick	12/11/06	Review and analyze cash flows to and from 3rd party lenders to USA Commercial Mortgage and its affiliates.	2.4	560.00	1,344.00
Cheng, Patrick	12/11/06	Continue to review and analyze cash flows to and from 3rd party lenders to USA Commercial Mortgage and its affiliates.	2.6	560.00	1,456.00
Cheng, Patrick	12/11/06	Review updated analysis of disbursements from Collection Trust Account to determine non-investor payees.	0.6	560.00	336.00
Cheng, Patrick	12/11/06	Continue to review and analyze cash flows to and from 3rd party lenders to USA Commercial Mortgage and its affiliates.	1.7	560.00	952.00
Cheng, Patrick	12/12/06	Review and analyze Diversified Trust Deed Fund's Sheraton loan receivable balance at year end 2005 and the related payable from a Debtors' affiliate.	1.4	560.00	784.00
Cheng, Patrick	12/12/06	Review and analyze historical activities of changes in Diversified Trust Deed Fund's Sheraton loan receivable balance since inception and the related payable from a Debtors' affiliate.	0.8	560.00	448.00
Cheng, Patrick	12/12/06	Coordinate the preparation of information package for the purpose of facilitating scheduled 2004 Examination of certain of Debtors' affiliates.	0.8	560.00	448.00

EXHIBIT E16

USA Commercial Mortgage Company, et al.
Avoidance Actions/Preference Analysis
April 13, 2006 through March 12, 2007

Name	Date	Description	Hours	Rate	Fees
Cheng, Patrick	12/12/06	Review and update information binders assembled to facilitate RQN's 2004 Examination of certain Debtors' affiliates.	1.4	560.00	784.00
Cheng, Patrick	12/12/06	Review updated analysis of disbursements from Collection Trust Account to determine non-investor payees.	1.3	560.00	728.00
Cheng, Patrick	12/12/06	Review historical activities of changes in Diversified Trust Deed Fund's Sheraton loan receivable balance since inception and the related payable from a Debtors' affiliate.	2.2	560.00	1,232.00
Cheng, Patrick	12/14/06	Draft summary on analysis of USA Commercial Mortgage's solvency during the months preceded the filing of Chapter 11 petition.	0.8	560.00	448.00
Cheng, Patrick	12/14/06	Update a draft summary on analysis of USA Commercial Mortgage's solvency during the months preceded the filing of Chapter 11 petition.	0.4	560.00	224.00
Smith, Susan	12/15/06	Review draft of preference action to check facts alleged.	0.4	590.00	236.00
Allison, Tom	12/18/06	Participate in call with D. Bunch (Creditor) and J. Atkinson (MFIM).	1.9	650.00	1,235.00
Atkinson, James	12/18/06	Discuss with Debtors' counsel regarding Deposition of D. Bunch (Creditor).	0.7	650.00	455.00
Atkinson, James	12/18/06	Participate in call with D. Bunch (Creditor) and T. Allison (MFIM).	1.9	650.00	1,235.00
Atkinson, James	12/18/06	Review Declaration of D. Bunch (Creditor) and attached loan transaction schedules in preparation of call with D. Bunch (Creditor).	2.1	650.00	1,365.00
Cheng, Patrick	12/18/06	Review and assess the documents relevant to the 2004 Examination of the Debtor's former controller.	1.8	560.00	1,008.00
Cheng, Patrick	12/18/06	Review and assess the documents relevant to the 2004 Examination of the Debtor's former controller.	2.8	560.00	1,568.00
Bauck, Lyle	12/20/06	Analyze and review timing of fundings of the Del Bunch loan with USA Commercial Mortgage.	0.4	290.00	116.00
Cheng, Patrick	12/29/06	Review financial records of the Debtors and certain of their affiliate to trace the flow of funds from financing activities.	2.1	560.00	1,176.00
Cheng, Patrick	12/29/06	Continue analyzing financial records of the Debtors and certain of their affiliate to trace the flow of funds from financing activities.	2.3	560.00	1,288.00
		Total Avoidance Actions/Preference Analysis	**73.0**		**$ 41,387.00**

January 1, 2007 through January 31, 2007

Name	Date	Description	Hours	Rate	Fees
Allison, Tom	01/05/07	Discuss with R. Koe (MFIM) on Bunch Claim.	0.2	$ 650.00	$ 130.00
Atkinson, James	01/05/07	Review payments through USA Commercial Mortgage to Sal Reale.	1.3	650.00	845.00
Atkinson, James	01/05/07	Discuss with P. Cheng (MFIM) regarding analysis of D. Bunch (Creditor) loan payments and receipts.	1.2	650.00	780.00
Cheng, Patrick	01/05/07	Discuss with J. Atkinson (MFIM) regarding analysis of D. Bunch (Creditor) loan payments and receipts.	1.2	560.00	672.00
Cheng, Patrick	01/05/07	Review myriad Motions filed by both plaintiff and defendants in the matter relating to the unsecured claims of Del Bunch.	2.0	560.00	1,120.00
Cheng, Patrick	01/05/07	Review analysis performed on USA Commercial Mortgage's uses of loan proceeds from Del Bunch.	1.6	560.00	896.00
Cheng, Patrick	01/05/07	Analyze repayments of principal and interests to Del Bunch by USA Commercial Mortgage and from Collection Trust Account.	1.3	560.00	728.00
Cheng, Patrick	01/05/07	Review financial data included in the first draft of avoidance complaint against Reale.	2.1	560.00	1,176.00
Koe, Robert	01/05/07	Discuss with T. Allison (MFIM) on Bunch Claim.	0.2	650.00	130.00
Smith, Susan	01/05/07	Review draft of Sal Reale complaint to add information about preference and fraudulent transfers.	0.6	590.00	354.00
Smith, Susan	01/05/07	Review comments and edits from P. Cheng (MFIM) on SR complaint.	0.4	590.00	236.00
Smith, Susan	01/05/07	Research scheduled transfers vs. ACH records.	0.4	590.00	236.00
Smith, Susan	01/05/07	Analyze and request further information on differences between filed Schedules and ACH data.	0.4	590.00	236.00
Atkinson, James	01/06/07	Prepare analyses regarding D. Bunch (Creditor) payments and receipts.	0.9	650.00	585.00
Atkinson, James	01/06/07	Discuss with P. Cheng (MFIM) regarding the analysis of USA Commercial Mortgage's uses of loan proceeds from the Del Bunch loan and consider other related analyses to be performed.	1.3	650.00	845.00
Cheng, Patrick	01/06/07	Discuss with J. Atkinson (MFIM) regarding the analysis of USA Commercial Mortgage's uses of loan proceeds from the Del Bunch loan and consider other related analyses to be performed.	1.3	560.00	728.00

EXHIBIT E16

USA Commercial Mortgage Company, et al.
Avoidance Actions/Preference Analysis
April 13, 2006 through March 12, 2007

Name	Date	Description	Hours	Rate	Fees
Cheng, Patrick	01/06/07	Continue reviewing analysis performed on USA Commercial Mortgage's uses of loan proceeds from Del Bunch.	2.1	560.00	1,176.00
Cheng, Patrick	01/06/07	Review additional accounting activities of USA Commercial Mortgage in order to determine the uses of loan proceeds from the Del Bunch loan.	0.2	560.00	112.00
Atkinson, James	01/07/07	Prepare analyses regarding D. Bunch (Creditor) payments and receipts.	1.2	650.00	780.00
Cheng, Patrick	01/07/07	Continue reviewing and analyzing additional accounting activities of USA Commercial Mortgage in order to determine the uses of loan proceeds from the Del Bunch loan.	3.7	560.00	2,072.00
Allison, Tom	01/08/07	Participate in meeting with J. Atkinson (MFIM) to discuss analyses of D. Bunch (Creditor) loan payments and receipts.	1.1	650.00	715.00
Allison, Tom	01/08/07	Review with J. Atkinson and P. Cheng (both MFIM) the analysis of USA Commercial Mortgage's uses of loan proceeds from the Del Bunch loan.	0.4	650.00	260.00
Atkinson, James	01/08/07	Review analyses regarding D. Bunch (Creditor) payments and receipts.	0.5	650.00	325.00
Atkinson, James	01/08/07	Review with P. Cheng (MFIM) the analysis of USA Commercial Mortgage's uses of loan proceeds from the Del Bunch loan.	0.6	650.00	390.00
Atkinson, James	01/08/07	Participate in meeting with T. Allison (MFIM) to discuss analyses of D. Bunch (Creditor) loan payments and receipts.	1.1	650.00	715.00
Atkinson, James	01/08/07	Review with P. Cheng and T. Allison (both MFIM) the analysis of USA Commercial Mortgage's uses of loan proceeds from the Del Bunch loan.	0.4	650.00	260.00
Cheng, Patrick	01/08/07	Review with J. Atkinson (MFIM) the analysis of USA Commercial Mortgage's uses of loan proceeds from the Del Bunch loan.	0.6	560.00	336.00
Cheng, Patrick	01/08/07	Review with J. Atkinson and T. Allison (both MFIM) the analysis of USA Commercial Mortgage's uses of loan proceeds from the Del Bunch loan.	0.4	560.00	224.00
Allison, Tom	01/09/07	Participate in meeting with Debtors' counsel and J. Atkinson (MFIM) to discuss avoidance actions.	0.6	650.00	390.00
Atkinson, James	01/09/07	Participate in meeting with Debtors' counsel and T. Allison (MFIM) to discuss avoidance actions.	0.6	650.00	390.00
Cheng, Patrick	01/10/07	Review Sal Reale complaint with S. Smith (MFIM).	0.3	560.00	168.00
Smith, Susan	01/10/07	Review Sal Reale complaint with P. Cheng (MFIM).	0.3	590.00	177.00
Cheng, Patrick	01/11/07	Continue reviewing and document comments related to the financial data included in the first draft of avoidance complaint against Reale.	1.1	560.00	616.00
Cheng, Patrick	01/11/07	Perform further review of the bank records of the Collection Trust Account and USA Commercial Mortgage to confirm interest payments to Reale.	3.0	560.00	1,680.00
Smith, Susan	01/11/07	Review files on funds transfers to Sal Reale and give instructions on analysis to be prepared.	0.8	590.00	472.00
Atkinson, James	01/12/07	Review supplemental Declarations of Del and Ernestine Bunch.	0.2	650.00	130.00
Cheng, Patrick	01/12/07	Review and document comments on certain financial data included in an updated draft complaint prepared by Schwartzer & McPherson against Reale.	3.1	560.00	1,736.00
Cheng, Patrick	01/12/07	Review comments with J. McPherson (Schwartzer & McPherson) regarding the certain schedules included in the draft complaint against Reale.	0.4	560.00	224.00
Cheng, Patrick	01/12/07	Review an updated draft of the complaint filed against Reale prepared by Schwartzer & McPherson.	0.6	560.00	336.00
Smith, Susan	01/12/07	Review and comment on latest version of Protective Order.	0.4	590.00	236.00
Smith, Susan	01/12/07	Review and comment on Complaint, schedule of payments and back up for Sal Reale.	1.3	590.00	767.00
Smith, Susan	01/16/07	Review Reale complaint and provide comments.	0.3	590.00	177.00
Cheng, Patrick	01/17/07	Review response from defendant in the Involuntary Petition filed against Investors VI.	0.4	560.00	224.00
Atkinson, James	01/18/07	Review subpoena for documents issued by Sal Reale on USA Commercial Mortgage.	1.1	650.00	715.00
Cheng, Patrick	01/18/07	Prepare for a conference call regarding analysis of fund transfers between the Debtor and its Affiliates.	0.4	560.00	224.00
Cheng, Patrick	01/18/07	Analyze certain fund transfers between the Debtors' Affiliates and determine their sources.	0.9	560.00	504.00
Cheng, Patrick	01/18/07	Review additional fund transfers between the Debtors and their Affiliates.	0.7	560.00	392.00
Atkinson, James	01/24/07	Review amended complaint USA Commercial Mortgage et al. v. Sal Reale.	1.2	650.00	780.00

EXHIBIT E16

USA Commercial Mortgage Company, et al.
Avoidance Actions/Preference Analysis
April 13, 2006 through March 12, 2007

Name	Date	Description	Hours	Rate	Fees
Smith, Susan	01/24/07	Review final draft of Sal Reale fraudulent transfer complaint.	0.4	590.00	236.00
Smith, Susan	01/25/07	Review discovery request from Bunch.	0.3	590.00	177.00
Smith, Susan	01/25/07	Participate in conference call with Diversified Trust Deed Fund professionals and L. Schwartzer (Schwartzer & McPherson) regarding the discovery request from Sal Reale attorney.	1.2	590.00	708.00
Fillip, Kasey	01/26/07	Prepare summary of documents pertaining to Sal Reale.	1.1	330.00	363.00
Smith, Susan	01/26/07	Review Sal Reale payment files.	0.4	590.00	236.00
		Total Avoidance Actions/Preference Analysis	**49.8**		**$ 29,120.00**

February 1, 2007 through February 28, 2007

Name	Date	Description	Hours	Rate	Fees
Smith, Susan	02/01/07	Review amended answer to complaint by Sal Reale.	0.4	$ 590.00	$ 236.00
Cheng, Patrick	02/02/07	Read and analyze motion filed by R. Walker (Woodbury & Kelser) to dismiss complaint against USA Investors VI.	0.8	560.00	448.00
Cheng, Patrick	02/02/07	Review available document for production to the request for documents by a D. Bunch (Creditor).	1.0	560.00	560.00
Atkinson, James	02/03/07	Review Motion to Intervene and Declaration in HMA Sales/Royal Hotel matter by Liberty bank.	3.3	650.00	2,145.00
Bauck, Lyle	02/05/07	Review Del and Ernestine Bunch first request for production of documents dated 1/24/2007.	0.3	290.00	87.00
Bauck, Lyle	02/05/07	Review Del and Ernestine Bunch second request for production of documents dated 1/25/2007.	0.1	290.00	29.00
Bauck, Lyle	02/05/07	Review availability and inventory bank records requested in the Del and Ernestine Bunch request for productions of documents.	1.4	290.00	406.00
Cheng, Patrick	02/05/07	Review and organize document for production to the request for documents by D. Bunch (Creditor).	1.2	560.00	672.00
Cheng, Patrick	02/05/07	Review and organize USA Commercial Mortgage's bank account information for production to the request for documents by D. Bunch (Creditor).	0.9	560.00	504.00
Cheng, Patrick	02/05/07	Review and organize USA Commercial Mortgage's federal income tax information for production to the request for documents by D. Bunch (Creditor).	0.6	560.00	336.00
Bauck, Lyle	02/06/07	Analyze and organize the USA Investment Partners 2005 bank statements for the Del and Ernestine Bunch second request for production of documents dated 1/25/2007.	0.6	290.00	174.00
Bauck, Lyle	02/06/07	Analyze and organize the USA Investment Partners 2006 bank statements for the Del and Ernestine Bunch second request for production of documents dated 1/25/2007.	0.2	290.00	58.00
Bauck, Lyle	02/06/07	Create list of missing bank statements to have USA Capital accounting department further research inconjunction with the Del and Ernestine Bunch request for production of documents.	0.6	290.00	174.00
Bauck, Lyle	02/06/07	Analyze and organize the 2005 bank statements for the Choice IV account for the Del and Ernestine Bunch first request for production of documents dated 1/25/2007.	0.2	290.00	58.00
Bauck, Lyle	02/06/07	Analyze and organize the 2006 bank statements for the Choice IV account for the Del and Ernestine Bunch first request for production of documents dated 1/24/2007.	0.1	290.00	29.00
Bauck, Lyle	02/06/07	Analyze and organize the 2005 bank statements for the basic business checking account for the Del and Ernestine Bunch first request for production of documents dated 1/25/2007.	0.3	290.00	87.00
Bauck, Lyle	02/06/07	Analyze and organize the 2006 bank statements for the basic business checking account for the Del and Ernestine Bunch first request for production of documents dated 1/25/2007.	0.2	290.00	58.00
Bauck, Lyle	02/06/07	Analyze and organize the 2005 bank statements for the collections trust checking account for the Del and Ernestine Bunch first request for production of documents dated 1/25/2007.	0.2	290.00	58.00
Bauck, Lyle	02/06/07	Analyze and organize the 2006 bank statements for the collections trust checking account for the Del and Ernestine Bunch first request for production of documents dated 1/25/2007.	0.1	290.00	29.00
Bauck, Lyle	02/06/07	Analyze and organize the 2005 bank statements for the Investors trust checking account for the Del and Ernestine Bunch first request for production of documents dated 1/25/2007.	0.4	290.00	116.00
Bauck, Lyle	02/06/07	Analyze and organize the 2006 bank statements for the Investors trust checking account for the Del and Ernestine Bunch first request for production of documents dated 1/25/2007.	0.2	290.00	58.00

EXHIBIT E16

USA Commercial Mortgage Company, et al.
Avoidance Actions/Preference Analysis
April 13, 2006 through March 12, 2007

Name	Date	Description	Hours	Rate	Fees
Cheng, Patrick	02/06/07	Review available audited financial statements of Diversified Trust Deed Fund to confirmed representations made by the Beadle McBride, the outside auditor.	0.4	560.00	224.00
Cheng, Patrick	02/06/07	Review bank account information compiled in response to the Del Bunch request and request additional bank statements from L. Weese (USACM).	0.6	560.00	336.00
Atkinson, James	02/07/07	Review Declaration of Jason Gordon in support of Liberty Bank Motion to Intervene in HMA Sales matter.	1.4	650.00	910.00
Cheng, Patrick	02/07/07	Begin reviewing compiled documents related to the complaint against Sal Reale.	3.2	560.00	1,792.00
Cheng, Patrick	02/07/07	Review a draft response to Sal Reale's request for production of document.	0.4	560.00	224.00
Atkinson, James	02/08/07	Review requests for production of documents of certain third parties.	1.2	650.00	780.00
Bauck, Lyle	02/08/07	Research and investigate the remaining missing documents needed for the Del and Ernestine Bunch first request for production of documents dated 1/25/2007.	3.2	290.00	928.00
Bauck, Lyle	02/08/07	Organize Del Bunch documents and prepare digital copies for transfer to E. Monson (RQN).	0.4	290.00	116.00
Cheng, Patrick	02/08/07	Review final copy of the document to be produced to D. Bunch (Creditor).	0.6	560.00	336.00
Cheng, Patrick	02/08/07	Review myriad email correspondences among the counsel for the Debtors, Diversified Trust Deed Fund and Committee related to the response to Sal Reale's request for document.	0.7	560.00	392.00
Cheng, Patrick	02/08/07	Continue reviewing compiled documents related to the complaint against Sal Reale.	0.9	560.00	504.00
Cheng, Patrick	02/09/07	Review and comment the final draft of response to Sal Reale's request for production of documents.	0.6	560.00	336.00
Cheng, Patrick	02/16/07	Review, research and respond inquiry from J. McPherson (Schwartzer & McPherson) regarding the Reale litigation.	1.1	560.00	616.00
Cadwell, Kristin	02/20/07	Assemble, organize and scan documents related to the Preference/Avoidance Action Against Sal Reale.	1.2	190.00	228.00
Smith, Susan	02/20/07	Locate and send files to R. Charles (L&R) regarding the preference complaint.	0.1	590.00	59.00
Cheng, Patrick	02/21/07	Review analyses of the financial data related to the USA Investors VI litigation.	0.7	560.00	392.00
Cheng, Patrick	02/22/07	Continue reviewing analyses and available documents related to the USA Investors VI litigation.	1.1	560.00	616.00
Smith, Susan	02/22/07	Review response from D. Gerrard (Reale counsel) regarding preference action and respond with additional information.	0.5	590.00	295.00
Atkinson, James	02/28/07	Review Motions filed by Liberty Bank in connection with writ of attachment.	0.4	650.00	260.00
Atkinson, James	02/28/07	Review Motions to Dismiss Adversary Proceeding filed by Great White.	0.4	650.00	260.00
		Total Avoidance Actions/Preference Analysis	**32.2**		**$ 15,926.00**
		Total Hours and Fees for Avoidance Actions/Preference Analysis from April 13, 2006 through March 12, 2007	**155.0**		**$ 86,433.00**
		USA Commercial Mortgage Company	**100%**		**$ 86,433.00**